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UTILITY PATENT APPLICATION TRANSMITTAL

KDO:196760-1 Attornev Docket No. Eric Saylors First Inventor Web Dependent Consumer Financing and Virtual.

Express Mail Label No. EF402312228US (Only for new nonprovisional applications under 37 CFR 1.53(b)) Assistant Commissioner for Patents APPLICATION ELEMENTS ADDRESS TO: Box Patent Application See MPEP chapter 600 concerning utility patent application contents. Washington, DC 20231 Fee Transmittal Form (e.g., PTO/SB/17) 1. [X] CD-ROM or CD-R in duplicate, large table or (Submit an original and a duplicate for fee processing) Computer Program (Appendix) Applicant claims small entity status. 8. Nucleotide and/or Amino Acid Sequence Submission See 37 CFR 1.27. (if applicable, all necessary) Specification [Total Pages (preferred arrangement set forth below) Computer Readable Form (CRF) - Descriptive title of the invention b. Specification Sequence Listing on: - Cross Reference to Related Applications - Statement Regarding Fed sponsored R & D CD-ROM or CD-R (2 copies); or - Reference to sequence listing, a table, paper or a computer program listing appendix - Background of the Invention Statements verifying identity of above copies Brief Summary of the Invention
 Brief Description of the Drawings (if filed) ACCOMPANYING APPLICATION PARTS Detailed Description Assignment Papers (cover sheet & document(s)) - Claim(s) 37 CFR 3.73(b) Statement Power of - Abstract of the Disclosure 10. (when there is an assignee) Attorney 9]] 11. English Translation Document (if applicable) 4. **X** Drawing(s) (35 U.S.C. 113) [Total Sheets Copies of IDS Information Disclosure X Citations 2 5. Oath or Declaration 12. [Total Pages Statement (IDS)/PTO-1449 Newly executed (original or copy) Copy from a prior application (37 CFR 1.63 (d)) (for continuation/divisional with Box 18 completed) Preliminary Amendment 13. Return Receipt Postcard (MPEP 503) b. (Should be specifically itemized) Certified Copy of Priority Document(s) (if foreign priority is claimed) **DELETION OF INVENTOR(S)** 15. Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR Nonpublication Request under 35 U.S.C. 122 16. 1.63(d)(2) and 1.33(b). (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent. Certificate of Mailing Application Data Sheet, See 37 CFR 1.76 17. Other: Via Express Mail 18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76: Continuation Divisional Continuation-in-part (CIP) of prior application No.:_ Group Art Unit: For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts. 19. CORRESPONDENCE ADDRESS 26790 Customer Number or Bar Code Label Correspondence address below (Insert Customer No. or Attach bar code label here) Name Address City State Zip Code Country Telephone Fax Karen Dana Oster Name (Print/Type) 37,621 Registration No. (Attorney/Agent) June 27, 2001

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FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT	(\$

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Complete if Known			
Application Number			
Filing Date	Concurrently herewith		
First Named Inventor	Eric Saylors		
Examiner Name			
Group Art Unit			
Attorney Docket No.	KDO:196760-1		

METHOD OF PAYMENT	FEE CALCULATION (continued)	
1. The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:	3. ADDITIONAL FEES	
Deposit	Large Small Entity Entity	
Account Number 50-1531	Fee Fee Fee Fee Fee Description	Fee Paid
Deposit	Code (\$) Code (\$)	Tee Faiu
Account Name	105 130 205 65 Surcharge - late filing fee or oath	
Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17	127 50 227 25 Surcharge - late provisional filing fee or cover sheet	
Applicant claims small enlity status	139 130 139 130 Non-English specification	
See 37 CFR 1.27	147 2,520 147 2,520 For filing a request for ex parte reexamination	
2. X Payment Enclosed: V Check Credit cord Money Conditions of Mo	112 920* 112 920* Requesting publication of SIR prior to	
Check Credit card Money Order Other	Examiner action 113 1,840* 113 1,840* Requesting publication of SIR after	
FEE CALCULATION	Examiner action	
1. BASIC FILING FEE	115 110 215 55 Extension for reply within first month	
Large Entity Small Entity	116 390 216 195 Extension for reply within second month	
Fee Fee Fee Fee Description Code (\$) Code (\$) Fee Paid	117 890 217 445 Extension for reply within third month	
101 710 201 355 Utility filing fee 355.00	118 1,390 218 695 Extension for reply within fourth month	
106 320 206 160 Design filing fee	128 1,890 228 945 Extension for reply within fifth month	
107 490 207 245 Plant filing fee	119 310 219 155 Notice of Appeal	
108 710 208 355 Reissue filing fee	120 310 220 155 Filing a brief in support of an appeal	
114 150 214 75 Provisional filing fee	121 270 221 135 Request for oral hearing	
CURTOTAL (4) (C) 255 00	138 1,510 138 1,510 Petition to institute a public use proceeding	
SUBTOTAL (1) (\$) 355.00	140 110 240 55 Petition to revive - unavoidable	
2. EXTRA CLAIM FEES Fee from	141 1,240 241 620 Petition to revive - unintentional	
Extra Claims below Fee Paid	142 1,240 242 620 Utility issue fee (or reissue)	
Total Claims	143 440 243 220 Design issue fee	
Claims 3 - 3 - 0 x = 0.00	144 600 244 300 Plant issue fee	
Multiple Dependent =	122 130 122 130 Petitions to the Commissioner	
i arge Entity Small Entity	123 130 123 130 Petitions related to provisional applications	
Large Entity Small Entity Fee Fee Fee Fee Description	126 180 126 180 Submission of Information Disclosure Stmt	
Code (\$) Code (\$)	581 40 581 40 Recording each patent assignment per	11
103 18 203 9 Claims in excess of 20	property (times number of properties)	
102 80 202 40 Independent claims in excess of 3	146 710 246 355 Filing a submission after final rejection (37 CFR § 1.129(a))	
104 270 204 135 Multiple dependent claim, if not paid	149 710 249 355 For each additional invention to be	
109 80 209 40 ** Reissue independent claims over original patent	examined (37 CFR § 1 129(b))	
110 18 210 9 ** Reissue claims in excess of 20	179 710 279 355 Request for Continued Examination (RCE)	
and over original patent	169 900 169 900 Request for expedited examination	
SUBTOTAL (2) (\$) 0.00	of a design application Other fee (specify)	
(2)		
**or number previously paid, if greater; For Reissues, see above	*Reduced by Basic Filing Fee Paid SUBTOTAL (3) (\$)	0.00

SUBMITTED BY Complete (if applicable) Name (Print/Type) Registration No. Karen Dana Oster Telephone 37,621 (503) 224-5858 (Attorney/Agent) Signature Date June 27, 2001

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CERTIFICATION UNDER 37 CFR 1.10

CERTIFICATE OF MAILING BY

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Express Mail No.:

EF402312228US

Date of Deposit:

June 27, 2001

I hereby certify that the new Utility Patent Application Transmittal PTO/SB/05 (1 page), Specification (27 pages), 9 sheets of drawings (FIGS. 1-9), Declaration (2 pages); Power of Attorney (1 page); Information Disclosure Statement (2 pages); Form PTO/SB/08B (1 page); copies of references (4 Other Art); check for \$355 for the filing fee; a return acknowledgment postcard; and this Certificate of Mailing by Express Mail are being deposited with the United States Postal Service, "Express Mail Post Office to Addressee" service under 37 CFR 1.10, on the date indicated above and is addressed to Commissioner for Patents, Box Patent Application, Washington, DC 20231.

Mayne D. Akin